

**MISSISSIPPI BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2023**

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 +				
															\$	\$				
<b>State Summary</b>																				
Greater than \$10 Billion		4	120,595,191	81,720,765	1,286,235	1.02	10.08	3.29	63.90	9.59	9.54	209,673	42,543	199,050	305,593	146,186	443,999	25,717	1.36%	0.51%
\$1 Billion to \$10 Billion		9	31,838,068	21,347,486	289,591	0.97	9.85	3.21	67.42	9.92	11.45	29,799	7,629	17,013	106,684	6,298	63,023	21,000	1.15%	0.32%
\$500 Million to \$1 Billion		11	8,018,851	4,729,484	87,729	1.17	11.45	3.41	66.30	12.01	18.40	2,921	3,450	7,136	56,768	5,613	21,384	4,176	1.30%	0.41%
\$250 Million to \$500 Million		20	7,479,799	4,346,580	122,271	1.63	16.80	3.52	63.99	11.57	23.29	6,561	2,334	7,802	38,240	6,148	31,694	7,100	1.44%	0.57%
\$100 Million to \$250 Million		14	2,643,231	1,492,229	44,505	1.75	17.87	3.85	59.46	13.17	28.63	2,721	1,071	1,526	21,843	1,261	5,869	1,690	1.94%	0.42%
Less than \$100 Million		4	278,591	164,650	7,233	3.03	19.54	4.24	83.90	16.88	33.56	567	15	34	4,937	245	1,505	-	1.96%	0.66%
<b>State Total</b>		<b>62</b>	<b>170,853,731</b>	<b>113,801,194</b>	<b>1,837,564</b>	<b>1.06</b>	<b>10.53</b>	<b>3.30</b>	<b>64.64</b>	<b>9.92</b>	<b>11.25</b>	<b>252,242</b>	<b>57,042</b>	<b>232,561</b>	<b>534,065</b>	<b>165,751</b>	<b>567,474</b>	<b>59,683</b>	<b>1.33%</b>	<b>0.47%</b>
<b>Greater than \$10 Billion</b>																				
BancorpSouth Bank	No	Tupelo	48,934,510	32,497,022	542,304	1.08	11.66	2.96	67.90	9.30	9.77	100,000	14,504	87,072	97,707	78,990	216,141	5,852	1.44%	0.52%
Hancock Whitney Bank	No	Gulfport	35,580,052	23,921,989	403,919	1.12	11.54	3.34	56.40	9.86	9.32	63,518	12,023	75,423	88,677	9,609	59,036	3,376	1.29%	0.20%
Trustmark National Bank	No	Jackson	18,719,930	12,950,524	173,577	0.93	10.34	3.31	69.70	8.75	6.96	27,362	9,306	17,515	65,177	57,033	100,008	6,867	1.08%	0.86%
Renasant Bank	No	Tupelo	17,360,699	12,351,230	166,435	0.96	6.76	3.55	61.60	10.45	12.12	18,793	6,710	19,040	54,032	554	68,814	9,622	1.61%	0.45%
<b>Total/Average</b>			<b>120,595,191</b>	<b>81,720,765</b>	<b>1,286,235</b>	<b>1.02</b>	<b>10.08</b>	<b>3.29</b>	<b>63.90</b>	<b>9.59</b>	<b>9.54</b>	<b>209,673</b>	<b>42,543</b>	<b>199,050</b>	<b>305,593</b>	<b>146,186</b>	<b>443,999</b>	<b>25,717</b>	<b>1.36%</b>	<b>0.51%</b>
<b>\$1 Billion to \$10 Billion</b>																				
The First Bank	No	Hattiesburg	7,990,362	5,170,042	81,950	1.03	8.42	3.58	54.40	10.73	11.70	13,750	1,281	3,092	7,918	1,163	10,691	8,320	1.05%	0.25%
Bankplus	No	Belzoni	7,638,543	6,080,945	68,970	0.93	9.81	3.44	70.20	10.01	14.00	4,403	2,751	4,901	18,784	761	7,828	2,368	1.08%	0.14%
Community Bank Of Mississippi	No	Flowood	4,795,332	2,817,473	23,268	0.49	7.35	2.66	81.60	8.21	22.30	151	472	912	29,189	2,413	6,235	6,381	1.03%	0.27%
BankFirst Financial Services	No	Macon	2,723,191	1,810,273	30,801	1.14	9.69	3.77	63.10	10.45	14.07	1,985	1,338	2,251	7,480	520	9,618	-	1.33%	0.37%
Guaranty Bank And Trust Company	No	Belzoni	2,529,713	1,626,837	21,902	1.04	11.00	3.33	65.40	9.36	11.91	4,235	493	3,700	22,491	135	12,639	656	1.30%	0.53%
Planters Bank & Trust Company	No	Indianola	2,032,400	1,241,859	17,975	0.89	10.46	2.54	61.70	9.97	17.23	2,408	264	704	4,934	74	6,402	669	0.85%	0.35%
The Citizens National Bank of Meridian	Yes	Meridian	1,644,447	1,115,306	26,469	1.54	13.99	3.15	64.10	11.28	4.93	240	241	495	3,446	712	4,568	1,372	1.31%	0.40%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,405,202	641,919	3,273	0.24	5.76	2.48	84.90	8.64	1.05	465	444	256	1,706	16	2,576	1,234	1.02%	0.27%
Priorityone Bank	Yes	Magee	1,078,878	842,832	14,983	1.44	12.15	3.90	61.40	10.62	5.90	2,162	345	702	10,736	504	2,466	-	1.40%	0.28%
<b>Total/Average</b>			<b>31,838,068</b>	<b>21,347,486</b>	<b>289,591</b>	<b>0.97</b>	<b>9.85</b>	<b>3.21</b>	<b>67.42</b>	<b>9.92</b>	<b>11.45</b>	<b>29,799</b>	<b>7,629</b>	<b>17,013</b>	<b>106,684</b>	<b>6,298</b>	<b>63,023</b>	<b>21,000</b>	<b>1.15%</b>	<b>0.32%</b>
<b>\$500 Million to \$1 Billion</b>																				
First State Bank	No	Waynesboro	889,206	426,211	4,092	0.48	5.24	2.16	87.40	11.87	23.04	(1,500)	112	335	7,650	1,159	4,120	2,970	1.30%	0.93%
Bank Of Commerce	No	Greenwood	888,049	499,705	9,053	1.10	11.97	3.09	62.90	13.85	21.31	1,031	827	2,391	17,971	2,616	856	333	1.09%	0.43%
First Security Bank	No	Batesville	865,025	480,556	9,250	1.07	14.80	3.58	64.90	8.95	16.49	1,104	570	872	3,646	21	2,115	217	1.37%	0.27%
First Commercial Bank	No	Jackson	850,923	744,464	4,712	0.56	6.07	3.29	79.60	10.61	5.53	(53)	9	1	-	-	276	-	1.10%	0.03%
Peoples Bank, Biloxi, Mississippi, The	No	Biloxi	797,363	238,339	9,672	1.04	15.74	3.27	65.40	12.59	25.93	(244)	608	468	1,281	-	213	-	1.35%	0.03%
BNA Bank	No	New Albany	768,160	444,995	10,114	1.33	14.61	2.64	51.20	11.01	21.79	360	48	72	4,208	648	2,212	630	1.55%	0.45%
Merchants & Marine Bank	No	Pascagoula	686,856	423,521	6,287	0.95	7.19	4.77	80.60	15.07	23.20	(343)	306	597	1,056	-	2,451	22	1.82%	0.36%
FNB Oxford	No	Oxford	683,010	328,956	5,331	0.83	8.58	2.84	61.80	12.72	24.70	175	83	51	961	2	20	-	1.07%	0.00%
First Bank	Yes	Mccomb	553,944	348,695	13,798	2.42	16.11	3.84	52.80	12.65	11.89	600	336	893	1,726	238	-	-	1.45%	0.04%
Bank Of Holly Springs, The	Yes	Holly Springs	525,852	439,156	10,372	2.09	11.60	4.01	52.60	13.49	10.98	1,386	174	948	8,569	781	6,879	4	0.83%	1.46%
Century Bank	No	Lucedale	510,463	354,886	5,048	1.02	14.07	4.02	70.10	9.28	17.56	405	377	508	9,700	148	2,242	-	1.41%	0.47%
<b>Total/Average</b>			<b>8,018,851</b>	<b>4,729,484</b>	<b>87,729</b>	<b>1.17</b>	<b>11.45</b>	<b>3.41</b>	<b>66.30</b>	<b>12.01</b>	<b>18.40</b>	<b>2,921</b>	<b>3,450</b>	<b>7,136</b>	<b>56,768</b>	<b>5,613</b>	<b>21,384</b>	<b>4,176</b>	<b>1.30%</b>	<b>0.41%</b>

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															30-90	90 +				
															\$	\$				
<b>\$250 Million to \$500 Million</b>																				
Farmers And Merchants Bank	No	Baldwyn	499,929	290,846	6,848	1.36	12.31	4.07	60.50	12.76	7.49	1,154	212	828	3,249	4	3,055	28	2.48%	0.62%
The Peoples Bank	No	Ripley	499,846	197,513	5,022	1.01	13.69	2.46	58.70	10.77	42.43	238	177	190	2,094	3	53	32	1.55%	0.02%
First Choice Bank	No	Pontotoc	465,683	277,351	3,838	0.85	10.49	3.22	71.80	10.71	15.08	140	192	477	2,487	4	403	-	1.34%	0.09%
Peoples Bank	Yes	Mendenhall	462,846	361,027	28,389	6.43	43.26	7.59	46.10	13.90	16.31	1,052	316	1,232	5,599	6	15,387	812	1.58%	3.45%
Citizens Bank	Yes	Columbia	449,353	305,689	12,800	2.91	21.92	4.65	54.90	13.57	24.97	261	231	485	5,050	385	2,760	100	1.34%	0.72%
United Mississippi Bank	Yes	Natchez	444,073	299,016	7,770	1.75	12.52	3.57	66.30	13.55	12.35	240	141	215	2,618	392	481	232	1.05%	0.25%
Magnolia State Bank	Yes	Bay Springs	436,626	339,407	6,336	1.42	11.68	3.62	66.00	11.45	8.84	731	312	745	1,717	391	542	893	1.00%	0.42%
Riverhills Bank	Yes	Vicksburg	395,098	147,566	3,628	0.93	7.70	2.58	69.60	11.52	36.85	-	31	675	2,966	3,334	2,257	16	2.94%	1.42%
First National Bank Of Clarksdale	No	Clarksdale	387,256	237,650	3,582	0.93	10.40	3.10	65.90	12.50	15.07	14	67	169	325	-	-	-	1.21%	0.00%
Great Southern Bank	Yes	Meridian	363,073	148,492	4,556	1.22	20.56	3.31	72.50	9.19	43.59	342	163	630	2,561	547	252	126	0.85%	0.25%
First Federal Savings & Loan Association Of Pa	No	Pascagoula	360,401	298,106	1,041	0.30	3.17	2.83	87.70	9.62	4.79	-	18	17	757	3	814	527	0.49%	0.37%
Pike National Bank	No	Mccomb	358,799	172,019	3,816	1.07	11.85	3.15	57.90	11.92	26.77	94	46	125	450	381	860	519	1.29%	0.49%
Bankokolona	Yes	Okolona	320,735	209,865	5,902	2.15	23.12	3.43	62.00	9.18	23.67	-	80	376	2,276	263	329	180	1.14%	0.24%
Bank Of Yazoo City	No	Yazoo City	318,966	150,053	1,643	0.49	6.82	2.20	77.10	10.60	32.58	210	19	136	53	18	-	1,663	1.16%	0.53%
The Cleveland State Bank	No	Cleveland	314,841	155,097	3,717	1.21	26.23	3.12	62.50	10.89	36.67	395	40	114	628	100	128	-	1.51%	0.07%
Copiah Bank	No	Hazlehurst	306,375	183,024	4,376	1.45	14.99	3.51	56.50	10.93	22.95	283	50	84	982	37	229	-	1.51%	0.09%
Bank Of Kilmichael	Yes	Kilmichael	297,004	147,312	5,146	1.82	34.86	3.19	53.30	9.50	18.96	1,133	89	906	759	-	208	177	1.99%	0.13%
Unity Bank Of Mississippi	No	Holly Springs	278,625	129,041	2,319	0.82	15.93	2.99	70.20	11.34	19.85	100	23	286	1,025	-	1,195	15	1.70%	0.43%
Fnb Picayune Bank	Yes	Picayune	267,135	151,766	9,447	3.57	25.36	4.56	44.40	15.50	36.84	(48)	113	97	1,199	2	1,963	1,705	1.36%	1.37%
Bank Of Forest	Yes	Forest	253,135	145,740	2,095	0.85	9.11	3.15	75.80	11.97	19.80	222	14	15	1,445	278	778	75	1.22%	0.45%
<b>Total/Average</b>			<b>7,479,799</b>	<b>4,346,580</b>	<b>122,271</b>	<b>1.63</b>	<b>16.80</b>	<b>3.52</b>	<b>63.99</b>	<b>11.57</b>	<b>23.29</b>	<b>6,561</b>	<b>2,334</b>	<b>7,802</b>	<b>38,240</b>	<b>6,148</b>	<b>31,694</b>	<b>7,100</b>	<b>1.44%</b>	<b>0.57%</b>
<b>\$100 Million to \$250 Million</b>																				
The Commercial Bank	No	De Kalb	248,822	99,356	5,523	2.22	50.22	3.52	43.70	11.16	44.19	540	122	438	3,401	161	170	-	2.25%	0.13%
First Southern Bank	Yes	Columbia	247,627	139,935	3,735	1.46	13.85	4.36	66.80	11.24	27.66	-	134	79	1,542	39	145	-	1.57%	0.07%
Oxford University Bank	No	Oxford	227,147	177,983	1,412	0.62	5.67	3.16	75.40	12.48	5.16	48	28	198	1,607	106	84	-	1.22%	0.08%
Bank Of Franklin	No	Meadville	222,179	156,793	3,147	1.48	16.05	4.02	52.30	10.85	26.03	36	63	75	746	26	156	-	1.33%	0.08%
Bank Of Brookhaven	No	Brookhaven	219,614	116,893	3,815	1.69	18.60	3.22	50.50	11.75	30.19	49	8	7	195	-	-	-	0.83%	0.00%
Bank Of Anguilla	No	Anguilla	204,506	96,256	3,371	1.74	18.99	4.71	57.60	12.33	30.85	100	67	90	79	-	800	24	2.13%	0.40%
Merchants And Planters Bank	No	Raymond	200,906	96,828	3,602	1.78	12.21	3.88	52.00	16.55	40.03	645	161	186	380	-	16	368	2.04%	0.19%
Bank Of Wiggins	No	Wiggins	190,748	93,477	994	0.52	5.67	2.66	81.30	16.12	45.18	(14)	31	50	2,187	63	63	16	1.44%	0.07%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	161,125	128,137	1,016	0.76	4.77	4.96	89.30	11.56	10.68	205	66	-	6,662	689	397	1,062	0.80%	1.33%
The Jefferson Bank	No	Greenville	156,466	114,857	6,468	4.23	25.43	5.29	38.30	19.73	15.47	1,022	30	52	367	-	-	58	5.22%	0.04%
Commerce Bank	Yes	Corinth	154,513	100,764	2,762	1.76	17.06	4.26	47.40	12.35	28.75	195	82	131	1,952	57	885	-	1.51%	0.61%
Holmes County Bank	Yes	Lexington	150,349	65,753	3,089	2.07	22.28	2.42	56.90	13.51	25.18	(199)	15	44	1,263	80	542	162	1.63%	0.52%
Bank Of Winona	Yes	Winona	150,263	50,556	3,230	2.11	19.87	3.33	53.30	12.25	43.54	75	15	36	729	19	273	-	1.50%	0.19%
Citizens Bank And Trust Company	No	Marks	108,966	54,641	2,341	2.06	19.50	4.15	67.70	12.46	27.96	19	249	140	733	21	2,338	-	3.68%	2.16%
<b>Total/Average</b>			<b>2,643,231</b>	<b>1,492,229</b>	<b>44,505</b>	<b>1.75</b>	<b>17.87</b>	<b>3.85</b>	<b>59.46</b>	<b>13.17</b>	<b>28.63</b>	<b>2,721</b>	<b>1,071</b>	<b>1,526</b>	<b>21,843</b>	<b>1,261</b>	<b>5,869</b>	<b>1,690</b>	<b>1.94%</b>	<b>0.42%</b>

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															30-90 \$	90 + \$				
<b>Less than \$100 Million</b>																				
Covington County Bank	No	Collins	97,823	60,817	4,609	5.04	51.15	4.26	34.40	13.73	21.69	166	10	25	1,126	26	602	-	1.03%	0.54%
Amory Federal Savings And Loan Association	No	Amory	76,508	47,606	(1,361)	(1.80)	(13.50)	2.20	179.00	12.18	39.56	50	-	3	3,084	78	60	-	1.16%	0.18%
Richton Bank & Trust Company	Yes	Richton	52,864	22,823	348	0.65	4.20	3.54	85.50	16.26	37.23	-	4	4	91	-	-	-	3.77%	0.00%
Genesis Bank	No	Benoit	51,396	33,404	3,637	8.24	36.31	6.96	36.70	25.33	35.75	351	1	2	636	141	843	-	1.88%	1.91%
<b>Total/Average</b>			<b>278,591</b>	<b>164,650</b>	<b>7,233</b>	<b>3.03</b>	<b>19.54</b>	<b>4.24</b>	<b>83.90</b>	<b>16.88</b>	<b>33.56</b>	<b>567</b>	<b>15</b>	<b>34</b>	<b>4,937</b>	<b>245</b>	<b>1,505</b>	<b>-</b>	<b>1.96%</b>	<b>0.66%</b>