

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	120,667,424	80,891,079	625,343	1.05	10.49	3.34	61.50	9.15	9.53	78,217	20,981	55,669	246,701	137,041	365,936	10,507	1.35%	0.44%
\$1 Billion to \$10 Billion		9	30,642,709	20,464,922	147,220	1.00	10.28	3.29	68.02	9.85	12.80	17,036	4,067	6,742	67,219	7,904	58,679	17,825	1.21%	0.31%
\$500 Million to \$1 Billion		10	7,383,869	4,010,997	35,200	0.96	10.88	3.17	66.78	11.31	22.02	1,476	1,688	2,836	33,131	2,176	18,750	5,825	1.44%	0.35%
\$250 Million to \$500 Million		22	8,231,142	5,003,978	53,166	1.26	13.24	3.67	69.08	11.02	22.29	2,512	1,619	3,803	61,788	3,417	43,745	6,885	1.44%	0.63%
\$100 Million to \$250 Million		14	2,588,281	1,414,329	17,184	1.40	13.91	3.71	66.86	12.60	27.91	151	409	730	15,010	1,941	6,256	2,128	1.78%	0.51%
Less than \$100 Million		6	400,607	239,866	1,571	0.73	5.60	3.81	89.55	15.50	31.17	232	12	12	3,341	501	2,193	85	1.40%	0.63%
State Total		65	169,914,032	112,025,171	879,684	1.05	10.64	3.35	63.42	9.53	11.61	99,624	28,776	69,792	427,190	152,980	495,559	43,255	1.34%	0.43%
Greater than \$10 Billion																				
BancorpSouth Bank	No	Tupelo	48,838,660	32,556,708	190,657	0.76	8.39	3.02	64.70	8.47	5.25	40,000	8,081	22,670	83,001	53,491	157,250	2,327	1.43%	0.37%
Hancock Whitney Bank	No	Gulfport	36,183,926	23,789,888	249,827	1.38	14.47	3.40	53.90	9.52	11.04	15,802	5,493	14,588	108,104	7,551	78,221	1,923	1.32%	0.24%
Trustmark National Bank	No	Jackson	18,420,224	12,613,967	99,383	1.07	12.05	3.32	67.00	8.50	7.45	11,455	3,398	5,769	43,450	39,677	75,027	1,137	1.03%	0.61%
Renasant Bank	No	Tupelo	17,224,614	11,930,516	85,476	0.98	7.03	3.63	60.40	10.09	14.38	10,960	4,009	12,642	12,146	36,322	55,438	5,120	1.63%	0.55%
Total/Average			120,667,424	80,891,079	625,343	1.05	10.49	3.34	61.50	9.15	9.53	78,217	20,981	55,669	246,701	137,041	365,936	10,507	1.35%	0.44%
\$1 Billion to \$10 Billion																				
The First Bank	No	Hattiesburg	7,851,326	5,010,925	46,679	1.17	9.96	3.75	51.70	10.31	12.39	11,500	488	1,466	4,903	-	16,037	5,588	1.05%	0.28%
BankPlus	No	Belzoni	7,536,595	6,087,694	34,761	0.96	10.21	3.53	69.60	9.32	11.80	2,206	1,689	2,285	12,044	3,096	5,783	2,624	1.07%	0.15%
Community Bank of Mississippi	No	Flowood	4,626,488	2,706,756	9,840	0.41	6.35	2.62	84.70	8.11	25.43	151	328	440	26,890	2,837	4,830	5,756	1.09%	0.28%
BankFirst Financial Services	No	Macon	2,658,969	1,743,915	14,787	1.10	9.63	3.90	64.90	9.95	15.23	750	646	1,147	6,758	9	11,976	518	1.33%	0.47%
Guaranty Bank And Trust Company	No	Belzoni	2,001,227	1,259,418	9,705	1.00	10.51	3.40	68.30	10.39	13.71	80	285	232	2,633	228	5,614	226	1.61%	0.30%
Planters Bank & Trust Company	No	Indianola	1,980,912	1,219,113	8,498	0.86	10.17	2.73	63.60	9.85	16.03	842	129	327	5,148	-	5,236	124	0.76%	0.27%
The Citizens National Bank of Meridian	Yes	Meridian	1,666,340	1,077,059	11,925	1.40	12.86	3.25	66.30	11.28	13.58	240	129	170	3,819	519	3,784	1,673	1.37%	0.36%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,288,649	574,570	2,111	0.31	7.36	2.55	85.60	9.47	0.42	448	217	166	1,620	160	2,996	1,009	1.11%	0.32%
Priorityone Bank	Yes	Magee	1,032,203	785,472	8,914	1.75	15.43	3.86	57.50	10.01	6.64	819	156	509	3,404	1,055	2,423	307	1.50%	0.37%
Total/Average			30,642,709	20,464,922	147,220	1.00	10.28	3.29	68.02	9.85	12.80	17,036	4,067	6,742	67,219	7,904	58,679	17,825	1.21%	0.31%
\$500 Million to \$1 Billion																				
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	895,320	234,280	5,851	1.18	19.45	3.27	61.30	10.69	24.85	(280)	564	388	690	-	87	952	1.38%	0.12%
First Security Bank	No	Batesville	860,059	469,339	4,711	1.08	15.33	3.58	63.70	8.78	18.91	552	252	358	4,600	45	3,059	220	1.33%	0.39%
First State Bank	No	Waynesboro	854,144	425,290	1,921	0.43	4.82	2.29	83.40	11.63	20.92	-	84	147	4,135	3	5,029	3,003	1.69%	0.94%
Bank Of Commerce	No	Greenwood	825,453	449,492	4,634	1.15	12.64	2.83	55.00	13.35	23.47	125	350	1,194	13,321	1,777	1,065	445	1.12%	0.40%
First Commercial Bank	No	Jackson	823,311	724,456	2,104	0.51	5.70	3.38	80.50	8.76	5.12	225	5	-	12	-	32	-	1.17%	0.00%
BNA Bank	No	New Albany	761,555	440,685	3,911	1.04	11.46	2.56	58.60	11.09	20.99	179	20	22	2,973	14	2,258	534	1.53%	0.37%
Merchants & Marine Bank	No	Pascagoula	658,519	418,755	2,096	0.63	4.85	4.66	85.60	14.60	27.23	187	189	388	4,452	-	5,864	27	1.99%	0.89%
FNB Oxford	No	Oxford	622,099	307,436	2,666	0.88	9.04	2.90	60.00	12.13	20.89	75	79	19	362	-	52	-	1.12%	0.01%
First Bank	Yes	Mccomb	575,235	345,106	4,755	1.66	11.50	3.77	61.30	11.54	12.32	300	38	210	991	335	1,001	644	1.49%	0.34%
The Peoples Bank	No	Ripley	508,174	196,158	2,551	1.01	14.02	2.48	58.40	10.51	45.54	113	107	110	1,595	2	303	-	1.58%	0.06%
Total/Average			7,383,869	4,010,997	35,200	0.96	10.88	3.17	66.78	11.31	22.02	1,476	1,688	2,836	33,131	2,176	18,750	5,825	1.44%	0.35%

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																				
The Bank Of Holly Springs	Yes	Holly Springs	499,383	420,634	2,918	1.21	6.70	3.90	64.30	13.71	10.58	594	67	277	10,202	220	6,863	31	0.82%	1.42%
Farmers And Merchants Bank	No	Baldwyn	486,431	288,171	3,425	1.39	12.54	4.29	60.50	12.85	9.47	354	173	184	1,957	6	3,932	55	2.44%	0.82%
Century Bank	No	Lucedale	480,344	336,204	2,552	1.06	14.48	4.05	68.10	9.53	17.63	135	106	119	8,805	19	1,486	-	1.44%	0.31%
United Mississippi Bank	Yes	Natchez	458,696	299,401	2,147	0.96	7.16	3.69	77.20	12.21	6.41	120	68	90	3,017	456	568	281	1.02%	0.28%
Peoples Bank	Yes	Mendenhall	457,208	355,072	11,370	5.14	36.90	7.58	52.00	12.47	15.06	408	163	465	6,630	4	12,516	189	1.60%	2.65%
First Choice Bank	No	Pontotoc	452,520	269,557	2,126	0.94	11.59	3.28	69.10	10.82	13.20	20	88	277	1,716	1	261	51	1.43%	0.07%
Citizens Bank	Yes	Columbia	444,771	299,512	4,569	2.08	16.47	4.61	60.00	12.04	23.99	128	132	222	3,944	165	2,845	308	1.49%	0.75%
Magnolia State Bank	Yes	Bay Springs	441,901	324,457	2,549	1.14	9.60	3.59	71.20	10.75	12.65	-	200	693	1,925	513	36	995	0.80%	0.35%
Riverhills Bank	Yes	Vicksburg	393,032	153,206	2,539	1.31	11.14	2.48	57.80	11.65	35.82	-	13	15	8,068	458	995	-	3.25%	0.37%
First American National Bank	Yes	Iuka	384,431	226,448	1,171	0.62	8.65	3.41	83.40	10.05	30.35	184	81	158	3,966	6	2,104	104	1.22%	0.58%
First National Bank Of Clarksdale	No	Clarksdale	382,098	226,382	1,738	0.89	10.09	3.00	67.10	12.75	17.40	2	47	133	41	-	2,386	-	1.27%	0.62%
Great Southern Bank	Yes	Meridian	361,306	141,943	716	0.38	6.95	3.30	88.50	8.38	45.52	108	53	367	3,422	355	116	130	0.83%	0.17%
Pike National Bank	No	Mccomb	356,698	167,338	1,599	0.89	10.51	3.30	72.30	11.75	27.13	12	32	49	669	171	892	239	1.31%	0.37%
First Federal Savings & Loan Association Of Pascagoula-Moss Point	No	Pascagoula	350,480	285,828	817	0.47	5.00	2.98	80.10	9.75	6.93	-	1	-	1,011	145	608	212	0.51%	0.28%
Bank Of Yazoo City	No	Yazoo City	321,012	159,414	1,108	0.66	9.34	2.38	71.10	10.44	29.68	90	6	8	48	36	52	2,200	1.09%	0.71%
Copiah Bank	No	Hazlehurst	307,981	197,266	980	0.64	7.08	3.37	78.10	9.84	20.04	9	24	33	1,076	-	265	-	1.28%	0.09%
The Cleveland State Bank	No	Cleveland	305,554	151,602	1,257	0.81	19.59	3.17	69.90	10.44	34.21	60	22	59	471	7	10	-	1.35%	0.01%
Unity Bank Of Mississippi	No	Holly Springs	283,617	121,573	1,139	0.78	15.78	3.00	72.20	10.09	21.30	-	12	27	1,515	-	1,324	105	1.93%	0.50%
Bank Of Kilmichael	Yes	Kilmichael	277,458	135,891	1,880	1.38	28.20	3.28	59.90	9.06	25.87	288	72	502	577	-	2,685	-	1.82%	0.97%
Fnb Picayune Bank	Yes	Picayune	266,702	143,961	3,636	2.74	20.45	4.43	47.90	13.71	39.72	-	99	27	576	6	2,450	1,805	1.51%	1.60%
First Southern Bank	Yes	Columbia	264,109	139,117	1,906	1.47	14.31	4.25	69.30	10.34	27.13	-	91	48	981	-	-	-	1.57%	0.00%
Bankokolona	Yes	Okolona	255,410	161,001	1,024	0.80	8.82	3.48	79.70	9.70	20.31	-	69	50	1,171	849	1,351	180	1.68%	0.93%
Total/Average			8,231,142	5,003,978	53,166	1.26	13.24	3.67	69.08	11.02	22.29	2,512	1,619	3,803	61,788	3,417	43,745	6,885	1.44%	0.63%
\$100 Million to \$250 Million																				
Bank Of Forest	Yes	Forest	246,641	130,081	974	0.79	8.44	3.11	76.40	11.74	31.46	120	5	3	951	29	664	75	1.29%	0.31%
The Commercial Bank	No	De Kalb	235,039	88,417	1,283	1.03	24.04	3.57	63.60	10.16	43.20	90	77	207	3,042	176	148	-	2.23%	0.14%
Bank Of Brookhaven	No	Brookhaven	230,905	113,325	1,203	1.06	12.44	3.14	66.20	10.52	34.27	7	4	-	293	7	-	-	0.82%	0.00%
Oxford University Bank	No	Oxford	225,018	172,968	563	0.50	4.55	3.05	79.10	12.23	6.98	(22)	23	38	550	-	98	-	1.30%	0.04%
Bank Of Franklin	No	Meadville	213,135	148,424	1,275	1.23	14.01	3.90	66.50	10.75	14.28	9	47	26	452	111	-	-	1.41%	0.05%
Merchants And Planters Bank	No	Raymond	206,021	95,632	1,495	1.46	10.49	3.90	57.80	15.11	35.07	60	30	139	156	-	43	368	1.37%	0.20%
Bank Of Anguilla	No	Anguilla	195,193	83,603	1,692	1.78	20.79	4.48	58.30	12.13	32.42	-	25	58	49	102	895	24	2.32%	0.52%
Bank Of Wiggins	No	Wiggins	191,350	93,233	570	0.59	6.42	2.72	78.90	15.92	45.95	(3)	27	35	1,399	79	3	248	1.46%	0.17%
Commerce Bank	Yes	Corinth	157,444	100,734	1,253	1.61	15.88	4.11	64.10	12.32	29.74	75	53	47	1,467	145	515	-	1.43%	0.42%
Bank Of Winona	Yes	Winona	152,294	49,737	2,858	3.72	36.72	3.27	39.50	11.92	43.37	-	8	33	1,082	21	255	-	1.36%	0.18%
Holmes County Bank	Yes	Lexington	148,059	62,514	13	0.02	0.20	2.28	99.40	12.29	25.41	(200)	12	21	588	-	535	162	1.75%	0.47%
Jefferson Bank, The	No	Greenville	145,798	110,158	2,039	2.70	17.53	5.63	35.60	18.68	13.57	-	11	5	2,033	-	150	-	4.54%	0.10%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	133,722	102,803	1,438	2.28	13.78	4.94	71.30	12.42	18.59	5	62	-	2,701	1,266	465	1,251	0.80%	2.23%
Citizens Bank And Trust Company	No	Marks	107,662	62,700	528	0.87	9.38	3.87	79.30	10.25	16.46	10	25	118	247	5	2,485	-	2.87%	2.31%
Total/Average			2,588,281	1,414,329	17,184	1.40	13.91	3.71	66.86	12.60	27.91	151	409	730	15,010	1,941	6,256	2,128	1.78%	0.51%

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - JUNE 30, 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 + \$				
Less than \$100 Million																				
Covington County Bank	No	Collins	93,169	59,892	528	1.19	14.44	3.78	63.50	11.11	15.01	50	-	7	370	7	624	-	0.87%	0.56%
Bank Of Morton	Yes	Morton	79,324	42,933	741	1.86	13.71	4.35	61.00	13.65	28.33	30	10	2	667	31	1,111	85	0.68%	1.55%
Amory Federal Savings And Loan Association	No	Amory	74,719	45,212	78	0.21	1.51	2.44	88.50	14.55	43.91	25	-	-	1,896	292	46	-	1.18%	0.45%
Richton Bank & Trust Company	Yes	Richton	53,822	23,442	145	0.53	3.47	3.51	85.80	15.20	39.88	-	1	1	19	1	-	-	3.67%	0.00%
First Federal Savings And Loan Association	No	Aberdeen	52,467	41,229	(204)	(0.81)	(5.70)	1.48	163.50	15.07	22.87	8	-	-	300	157	-	-	0.55%	0.30%
Genesis Bank	No	Benoit	47,106	27,158	283	1.42	6.19	7.31	75.00	23.44	37.04	119	1	2	89	13	412	-	1.46%	0.90%
Total/Average			400,607	239,866	1,571	0.73	5.60	3.81	89.55	15.50	31.17	232	12	12	3,341	501	2,193	85	1.40%	0.63%