

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	115,906,344	74,577,968	995,458	1.09	10.30	3.08	62.63	9.33	12.00	(6,945)	50,344	60,153	189,683	66,706	251,945	11,539	1.35%	0.33%
\$1 Billion to \$10 Billion		8	26,525,325	16,939,345	220,165	1.17	13.01	3.31	63.01	9.90	18.13	11,242	8,362	12,421	48,277	5,176	54,132	25,962	1.07%	0.33%
\$500 Million to \$1 Billion		11	8,340,930	4,507,300	63,836	1.02	11.10	3.08	66.48	10.98	24.28	4,147	2,273	4,045	34,652	4,853	18,689	5,509	1.36%	0.34%
\$250 Million to \$500 Million		23	8,464,363	4,913,338	81,759	1.25	12.49	3.52	68.43	10.70	26.57	3,220	1,764	3,376	49,252	5,104	36,095	7,153	1.33%	0.55%
\$100 Million to \$250 Million		15	2,751,399	1,480,842	22,972	1.11	10.69	3.62	68.44	12.17	31.09	718	879	1,329	15,547	869	10,336	2,638	1.84%	0.60%
Less than \$100 Million		6	377,123	207,864	2,464	0.86	6.18	3.71	74.17	15.79	37.80	101	17	33	3,037	317	2,690	98	1.45%	0.65%
State Total		67	162,365,484	102,626,657	1,386,654	1.11	10.89	3.15	63.31	9.64	14.78	12,483	63,639	81,357	340,448	83,025	373,887	52,899	1.31%	0.35%
Greater than \$10 Billion																				
BancorpSouth Bank	No	Tupelo	47,699,660	29,296,450	365,303	1.01	10.33	3.02	64.20	8.43	13.41	-	19,558	24,493	64,930	11,984	89,931	4,071	1.48%	0.17%
Hancock Whitney Bank	No	Gulfport	34,539,342	22,585,652	387,058	1.45	14.96	3.12	53.60	9.35	12.15	(35,020)	17,018	17,947	60,956	2,599	39,808	2,085	1.36%	0.12%
Trustmark National Bank	No	Jackson	17,188,285	11,590,862	110,690	0.85	8.55	2.96	72.00	9.19	5.75	14,775	8,257	7,439	37,694	50,537	67,927	2,971	0.99%	0.69%
Renasant Bank	No	Tupelo	16,479,057	11,105,004	132,407	1.05	7.35	3.22	60.70	10.34	16.70	13,300	5,511	10,274	26,103	1,586	54,279	2,412	1.57%	0.35%
Total/Average			115,906,344	74,577,968	995,458	1.09	10.30	3.08	62.63	9.33	12.00	(6,945)	50,344	60,153	189,683	66,706	251,945	11,539	1.35%	0.33%
\$1 Billion to \$10 Billion																				
BankPlus	No	Belzoni	6,775,054	5,548,532	53,364	1.13	12.37	3.69	68.30	9.41	6.02	1,109	2,976	6,552	10,523	1,559	7,448	3,550	0.77%	0.17%
The First, A National Banking Association	No	Hattiesburg	6,449,507	3,719,388	53,557	1.12	9.73	3.12	52.80	10.56	19.92	4,750	2,459	898	2,010	571	15,844	10,329	1.03%	0.41%
Community Bank of Mississippi	No	Forest	4,554,907	2,589,436	32,349	0.92	13.69	3.22	68.00	7.98	28.02	952	441	771	21,779	2,564	5,457	7,153	1.13%	0.32%
BankFirst Financial Services	No	Macon	2,097,613	1,308,274	17,468	1.13	10.52	3.49	61.80	10.02	21.01	600	510	2,876	2,125	-	10,889	949	1.07%	0.56%
Planters Bank & Trust Company	No	Indianola	1,829,929	1,042,671	13,429	0.98	11.14	2.99	57.30	10.35	25.16	1,792	262	335	4,579	-	5,633	246	0.75%	0.32%
Guaranty Bank And Trust Company	No	Belzoni	1,793,738	1,055,763	18,467	1.56	16.81	3.87	64.90	11.36	29.26	1,403	1,038	477	3,006	75	989	339	1.55%	0.08%
The Citizens National Bank of Meridian	Yes	Meridian	1,696,456	1,096,616	23,656	1.79	15.69	3.37	58.70	10.44	14.69	540	92	388	2,223	393	4,785	2,068	1.38%	0.43%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,328,121	578,665	7,875	0.76	14.15	2.75	72.30	9.11	0.95	96	584	124	2,032	14	3,087	1,328	0.88%	0.33%
Total/Average			26,525,325	16,939,345	220,165	1.17	13.01	3.31	63.01	9.90	18.13	11,242	8,362	12,421	48,277	5,176	54,132	25,962	1.07%	0.33%
\$500 Million to \$1 Billion																				
Priorityone Bank	Yes	Magee	997,954	741,150	10,409	1.47	13.22	3.88	67.70	9.40	9.90	959	257	1,242	4,691	603	2,241	657	1.29%	0.35%
First State Bank	No	Waynesboro	893,338	428,493	5,543	0.81	7.91	3.03	66.10	11.71	19.84	345	58	87	4,898	707	5,731	2,661	1.70%	1.02%
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	881,762	233,387	3,971	0.57	8.10	2.51	79.90	9.67	22.07	80	162	191	4,224	-	506	334	1.44%	0.10%
First Security Bank	No	Batesville	863,869	473,471	8,770	1.35	18.18	3.53	57.40	8.54	22.42	828	362	713	3,687	145	1,524	330	1.20%	0.23%
First Commercial Bank	No	Jackson	810,918	673,864	4,594	0.85	8.43	3.43	82.60	9.93	11.51	630	25	-	-	-	357	-	0.98%	0.04%
Bank Of Commerce	No	Greenwood	786,263	432,839	8,599	1.50	17.81	3.03	48.50	13.84	23.43	199	169	521	6,509	425	810	85	1.25%	0.17%
BNA Bank	No	New Albany	719,516	386,321	8,600	1.60	16.94	3.11	46.20	10.96	28.18	269	8	312	2,037	484	1,483	500	1.69%	0.34%
Merchants & Marine Bank	No	Pascagoula	704,246	368,882	1,987	0.37	3.20	3.23	91.10	13.53	38.10	93	446	582	3,945	-	5,597	85	0.97%	0.81%
FNB Oxford	No	Oxford	587,835	259,571	3,404	0.87	8.83	2.98	61.90	12.58	35.48	120	77	33	1,743	107	11	-	1.27%	0.02%
First Bank	Yes	Mccomb	572,273	320,640	4,304	0.97	7.32	2.72	70.60	10.78	7.48	350	623	271	694	2,377	235	857	1.65%	0.61%
The Peoples Bank	No	Ripley	522,956	188,682	3,655	0.91	12.20	2.38	59.30	9.82	48.68	274	86	93	2,224	5	194	-	1.56%	0.04%
Total/Average			8,340,930	4,507,300	63,836	1.02	11.10	3.08	66.48	10.98	24.28	4,147	2,273	4,045	34,652	4,853	18,689	5,509	1.36%	0.34%

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - SEPTEMBER 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	472,398	250,427	5,701	1.56	13.31	4.04	60.60	13.32	24.22	-	105	268	3,501	3	2,441	-	1.76%	0.52%
Citizens Bank	Yes	Columbia	470,511	293,736	5,771	1.58	13.38	3.71	63.20	10.61	27.60	206	187	288	3,394	264	3,634	308	1.48%	0.89%
The Bank Of Holly Springs	Yes	Holly Springs	463,160	385,167	5,855	1.85	11.25	4.31	55.10	14.83	5.26	732	235	94	8,851	1,182	5,089	85	0.76%	1.37%
Century Bank	No	Lucedale	451,638	287,186	4,778	1.37	17.60	3.79	72.10	9.70	17.47	225	233	276	4,436	219	757	25	1.48%	0.22%
United Mississippi Bank	Yes	Natchez	442,326	279,344	3,303	0.99	7.94	3.43	76.30	11.79	26.72	180	80	72	4,181	300	625	32	0.81%	0.22%
First Choice Bank	No	Pontotoc	434,053	256,450	3,808	1.23	13.10	3.71	62.50	11.65	14.20	90	141	184	1,239	81	437	-	1.07%	0.12%
Magnolia State Bank	Yes	Bay Springs	433,832	295,585	3,466	1.05	9.79	3.20	72.40	10.55	17.54	-	46	84	1,924	621	356	919	0.91%	0.44%
Peoples Bank	Yes	Mendenhall	428,346	326,619	12,327	3.80	27.23	5.84	58.90	11.31	10.12	822	179	645	7,504	8	11,756	339	1.54%	2.73%
First National Bank Of Clarksdale	No	Clarksdale	407,432	239,670	3,128	1.01	10.55	3.02	64.10	12.36	19.94	30	24	71	432	-	-	-	1.24%	0.00%
Riverhills Bank	Yes	Vicksburg	386,684	150,211	3,926	1.34	11.30	2.57	57.20	11.09	44.58	-	78	198	1,166	274	1,545	-	3.29%	0.47%
First American National Bank	Yes	Iuka	370,788	213,659	3,326	1.19	12.61	3.81	73.10	10.27	28.53	202	86	352	2,195	-	1,508	-	1.02%	0.41%
Great Southern Bank	Yes	Meridian	357,562	131,466	2,343	0.85	11.39	3.57	80.00	8.51	56.58	150	78	221	1,827	286	514	-	1.13%	0.22%
First Federal Savings & Loan Association Of Pascagoula-moss Point	No	Pascagoula	344,555	271,217	1,561	0.62	6.44	2.97	76.30	9.78	13.74	(30)	36	38	845	80	465	424	0.42%	0.28%
Pike National Bank	No	Mccomb	343,069	160,006	2,646	1.02	10.86	3.46	69.00	11.83	29.92	(9)	23	29	607	398	524	-	1.66%	0.27%
Sycamore Bank	No	Senatobia	325,298	151,454	(623)	(0.25)	(3.70)	3.10	111.90	7.40	29.24	(177)	3	18	667	42	302	-	1.25%	0.11%
Mechanics Bank	No	Water Valley	324,321	208,256	2,530	1.09	12.02	3.24	63.10	9.41	27.72	178	22	4	1,246	243	1,327	724	1.23%	0.71%
Copiah Bank	No	Hazlehurst	316,029	209,510	2,067	0.90	10.18	3.50	70.70	9.48	19.89	52	18	70	819	91	314	-	1.14%	0.13%
Bank Of Yazoo City	No	Yazoo City	307,757	139,241	2,137	0.89	11.08	2.58	63.90	10.60	32.86	90	18	38	112	36	-	2,200	1.16%	0.73%
The Cleveland State Bank	No	Cleveland	306,480	142,914	1,811	0.77	10.83	2.96	70.90	10.49	37.41	90	41	111	383	14	8	-	1.40%	0.01%
Fnb Picayune Bank	Yes	Picayune	282,481	133,255	4,925	2.27	17.81	3.84	50.10	12.25	46.34	104	29	51	928	361	1,935	1,805	1.58%	1.45%
Unity Bank Of Mississippi	No	Holly Springs	278,123	113,068	1,504	0.69	10.59	3.00	72.40	10.08	23.54	225	30	64	458	-	1,199	112	0.90%	0.47%
Bank Of Kilmichael	Yes	Kilmichael	264,767	121,870	3,436	1.77	26.15	3.70	57.90	9.06	30.07	60	41	102	794	-	348	-	2.11%	0.13%
Bank Of Okolona	Yes	Okolona	252,753	153,027	2,033	1.06	10.67	3.70	72.10	9.63	27.62	-	31	98	1,743	601	1,011	180	1.20%	0.71%
Total/Average			8,464,363	4,913,338	81,759	1.25	12.49	3.52	68.43	10.70	26.57	3,220	1,764	3,376	49,252	5,104	36,095	7,153	1.33%	0.55%
\$100 Million to \$250 Million																				
First Southern Bank	Yes	Columbia	249,195	139,870	2,482	1.31	11.98	3.71	71.00	10.08	31.43	-	88	87	321	1	1,073	-	1.54%	0.43%
Bank Of Forest	Yes	Forest	236,345	117,615	1,790	1.00	8.55	3.28	71.50	12.55	35.73	180	3	10	1,086	-	1,577	433	1.37%	0.85%
The Commercial Bank	No	De Kalb	230,747	90,631	2,118	1.18	18.42	3.56	60.50	9.72	41.05	120	32	209	3,358	143	230	-	2.31%	0.16%
Bank Of Brookhaven	No	Brookhaven	224,225	104,666	1,747	1.03	11.63	2.94	64.00	10.69	38.29	54	17	27	193	29	-	-	1.17%	0.01%
Oxford University Bank	No	Oxford	219,051	160,811	1,857	1.14	10.95	3.58	62.00	12.21	21.13	-	8	18	3,090	101	28	-	1.17%	0.06%
Bank Of Franklin	No	Meadville	200,876	136,812	2,061	1.42	15.97	4.29	63.10	10.71	19.60	157	89	83	432	-	60	-	1.40%	0.03%
Bank Of Wiggins	No	Wiggins	189,407	91,297	1,318	0.89	7.86	3.02	72.10	16.24	45.96	24	10	34	1,650	196	232	28	1.53%	0.24%
Merchants And Planters Bank	No	Raymond	188,997	80,664	822	0.71	5.50	3.12	74.90	16.27	50.83	90	33	60	171	-	49	368	1.63%	0.22%
Bank Of Anguilla	No	Anguilla	171,412	82,364	853	0.63	7.76	3.07	78.70	12.55	25.61	-	159	98	118	84	1,059	187	2.45%	0.78%
The Jefferson Bank	No	Greenville	163,852	114,374	2,506	2.17	14.94	4.58	40.20	15.57	22.09	(101)	117	-	-	-	308	-	3.88%	0.19%
Commerce Bank	Yes	Corinth	156,494	94,057	1,857	1.56	15.02	3.65	63.70	11.38	31.12	90	110	192	1,378	13	526	-	2.01%	0.34%
Holmes County Bank	Yes	Lexington	146,831	62,982	627	0.56	5.05	2.55	81.60	12.40	20.62	-	28	28	766	22	1,380	172	2.08%	1.07%
Bank Of Winona	Yes	Winona	141,431	46,428	1,169	1.07	9.28	3.21	66.40	11.37	50.16	-	10	9	711	-	257	-	1.51%	0.18%
Citizens Bank And Trust Company	Yes	Marks	121,498	70,445	1,034	1.05	11.75	3.30	73.30	8.67	17.90	3	171	449	176	44	3,017	284	2.68%	2.75%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	111,038	87,826	731	0.96	5.65	6.49	83.60	12.13	14.81	101	4	25	2,097	236	540	1,166	0.80%	1.75%
Total/Average			2,751,399	1,480,842	22,972	1.11	10.69	3.62	68.44	12.17	31.09	718	879	1,329	15,547	869	10,336	2,638	1.84%	0.60%

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - SEPTEMBER 30, 2022

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															30-90 \$	90 + \$				
Less than \$100 Million																				
Covington County Bank	No	Collins	82,590	51,714	537	0.81	9.53	2.96	72.60	10.83	19.79	-	2	18	174	36	785	-	0.79%	0.80%
Bank Of Morton	Yes	Morton	78,987	40,570	907	1.47	10.54	3.94	65.30	13.08	31.69	45	12	7	652	90	1,882	98	0.44%	2.62%
Amory Federal Savings And Loan Association	No	Amory	71,228	41,238	269	0.48	3.42	2.73	80.00	15.09	46.38	-	-	-	1,555	51	-	-	0.97%	0.07%
Richton Bank & Trust Company	Yes	Richton	56,826	19,776	279	0.64	3.90	3.80	80.50	14.31	51.64	-	2	-	577	-	-	-	4.57%	0.00%
First Federal Savings And Loan Association	No	Aberdeen	48,507	37,929	178	0.50	3.22	2.19	70.60	16.68	23.70	5	-	-	32	67	-	-	0.57%	0.14%
Genesis Bank	No	Benoit	38,985	16,637	294	1.23	6.47	6.64	76.00	24.75	53.59	51	1	8	47	73	23	-	1.37%	0.25%
Total/Average			377,123	207,864	2,464	0.86	6.18	3.71	74.17	15.79	37.80	101	17	33	3,037	317	2,690	98	1.45%	0.65%