

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	119,269,111	82,412,106	316,649	1.04	9.41	3.25	62.33	9.77	9.33	49,145	19,556	52,236	331,962	151,135	495,300	24,260	1.37%	0.55%
\$1 Billion to \$10 Billion		9	32,199,693	21,471,519	72,729	0.90	9.65	3.09	68.63	9.91	12.08	4,362	2,090	3,988	102,320	7,824	82,232	19,251	1.15%	0.39%
\$500 Million to \$1 Billion		13	9,409,266	5,312,632	20,481	0.92	9.07	3.29	70.19	11.68	19.02	932	886	1,781	59,688	6,140	23,453	4,083	1.38%	0.37%
\$250 Million to \$500 Million		19	6,932,599	4,039,477	20,083	1.15	10.70	3.51	71.69	11.18	23.59	244	798	1,154	39,258	7,312	28,944	7,119	1.37%	0.57%
\$100 Million to \$250 Million		13	2,449,477	1,357,081	5,761	0.97	8.81	3.79	65.99	12.63	28.88	1,597	485	627	23,036	2,757	5,396	1,648	1.93%	0.50%
Less than \$100 Million		4	285,327	173,590	491	0.61	4.35	4.04	82.58	16.11	34.17	92	3	29	5,997	47	2,501	-	1.94%	0.97%
State Total		62	170,545,473	114,766,405	436,194	1.01	9.47	3.24	64.42	10.01	11.29	56,372	23,818	59,815	562,261	175,215	637,826	56,361	1.33%	0.51%
Greater than \$10 Billion																				
Bancorpsouth Bank	No	Tupelo	48,313,863	32,882,616	116,978	0.94	8.85	3.12	59.20	9.46	10.96	24,000	2,177	21,636	138,458	80,971	241,093	4,957	1.44%	0.56%
Hancock Whitney Bank	No	Gulfport	35,229,989	23,971,022	110,941	1.25	11.90	3.30	57.30	10.19	9.58	14,799	14,386	23,366	83,086	7,939	82,081	2,541	1.31%	0.26%
Trustmark National Bank	No	Jackson	18,374,234	13,057,943	43,650	0.93	9.82	3.17	68.20	8.87	4.86	7,708	2,247	6,324	50,787	61,773	98,351	7,620	1.10%	0.90%
Renasant Bank	No	Tupelo	17,351,025	12,500,525	45,080	1.04	7.06	3.40	64.60	10.57	11.92	2,638	746	910	59,631	452	73,775	9,142	1.61%	0.47%
Total/Average			119,269,111	82,412,106	316,649	1.04	9.41	3.25	62.33	9.77	9.33	49,145	19,556	52,236	331,962	151,135	495,300	24,260	1.37%	0.55%
\$1 Billion to \$10 Billion																				
The First Bank	No	Hattiesburg	7,956,641	5,139,952	23,006	1.14	8.68	3.27	55.30	10.79	10.29	-	667	739	9,511	687	10,961	6,743	1.05%	0.23%
Bankplus	No	Belzoni	7,790,270	6,065,359	19,016	0.99	9.74	3.26	69.30	10.01	16.36	1,911	497	1,440	19,085	1,395	13,840	2,460	1.10%	0.23%
Community Bank Of Mississippi	No	Flowood	4,901,970	2,879,795	4,941	0.40	5.80	2.50	82.90	7.95	21.11	250	147	198	33,092	4,559	6,172	6,194	1.02%	0.31%
Bankfirst Financial Services	No	Macon	2,697,311	1,802,886	5,549	0.82	6.46	3.40	70.40	10.72	14.34	525	148	425	8,601	75	11,421	57	1.35%	0.43%
Guaranty Bank And Trust Company	No	Belzoni	2,534,505	1,678,485	5,388	0.85	8.42	3.59	68.90	9.51	10.84	441	378	772	16,543	73	22,576	324	1.27%	0.91%
Planters Bank & Trust Company	No	Indianola	2,003,415	1,258,811	3,250	0.63	7.00	2.40	68.30	9.76	15.84	400	78	134	4,614	210	5,836	867	0.86%	0.35%
The Citizens National Bank of Meridian	Yes	Meridian	1,709,460	1,131,938	4,986	1.16	9.85	3.00	70.10	11.44	6.24	219	34	68	2,850	511	4,360	1,372	1.22%	0.37%
The Citizens Bank Of Philadelphia	No	Philadelphia	1,471,624	666,876	3,244	0.87	21.39	2.43	62.20	8.37	4.00	120	61	64	2,279	13	2,328	1,234	1.00%	0.24%
Priorityone Bank	Yes	Magee	1,134,497	847,417	3,349	1.22	9.51	3.94	70.30	10.67	9.69	496	80	148	5,745	301	4,738	-	1.44%	0.44%
Total/Average			32,199,693	21,471,519	72,729	0.90	9.65	3.09	68.63	9.91	12.08	4,362	2,090	3,988	102,320	7,824	82,232	19,251	1.15%	0.39%
\$500 Million to \$1 Billion																				
Bank Of Commerce	No	Greenwood	954,152	514,228	2,333	1.01	9.53	2.68	62.90	12.93	26.38	100	184	506	10,263	3,406	586	163	0.96%	0.44%
The Peoples Bank, Biloxi, Mississippi	No	Biloxi	932,233	236,274	2,565	1.08	14.81	3.25	62.00	11.49	23.82	(60)	58	135	1,294	21	352	-	1.31%	0.04%
First State Bank	No	Waynesboro	906,374	432,125	345	0.15	1.76	2.05	93.40	11.05	9.88	-	63	65	5,951	778	3,540	2,950	1.18%	0.80%
First Security Bank	No	Batesville	858,586	489,157	1,448	0.67	8.75	3.55	72.00	8.97	18.49	261	188	281	5,485	211	2,256	-	1.35%	0.29%
First Commercial Bank	No	Jackson	857,946	753,579	1,083	0.51	4.74	3.14	82.10	10.65	5.04	(150)	2	-	27	-	275	-	1.07%	0.03%
Bna Bank	No	New Albany	784,907	448,265	2,337	1.20	12.68	2.70	55.00	11.28	23.43	90	3	22	6,239	74	2,722	630	1.56%	0.44%
Fnb Oxford	No	Oxford	778,776	357,916	1,371	0.70	6.97	2.57	63.20	11.88	23.97	100	5	35	989	1	16	-	1.00%	0.00%
Merchants & Marine Bank	No	Pascagoula	673,060	423,234	714	0.42	3.15	4.93	104.50	14.77	19.87	90	75	84	2,029	-	2,525	-	1.84%	0.38%
First Bank	Yes	Mccomb	555,426	356,641	1,719	1.26	7.76	3.56	66.80	12.75	11.93	150	2	12	2,807	838	496	-	1.46%	0.24%
The Bank Of Holly Springs	Yes	Holly Springs	554,182	438,897	1,965	1.46	8.43	4.09	59.60	13.22	14.36	276	116	374	7,988	785	6,077	340	0.84%	1.30%
Farmers And Merchants Bank	No	Baldwyn	546,423	296,150	2,128	1.58	14.25	4.26	59.20	12.56	13.33	-	31	15	6,140	18	3,180	-	2.44%	0.59%
The Peoples Bank	No	Ripley	504,015	203,768	1,372	1.10	13.63	2.16	59.90	10.86	42.41	-	52	74	1,505	8	33	-	1.49%	0.01%
Century Bank	No	Lucedale	503,186	362,398	1,101	0.86	11.39	3.87	71.90	9.48	14.34	75	107	178	8,971	-	1,395	-	1.38%	0.28%
Total/Average			9,409,266	5,312,632	20,481	0.92	9.07	3.29	70.19	11.68	19.02	932	886	1,781	59,688	6,140	23,453	4,083	1.38%	0.37%

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - MARCH 31, 2024

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																				
First Choice Bank	No	Pontotoc	488,903	274,471	874	0.74	9.21	3.02	72.60	10.43	20.75	60	69	72	1,690	20	621	-	1.38%	0.13%
Peoples Bank	Yes	Mendenhall	480,316	380,187	3,941	3.43	22.58	6.93	61.40	11.15	13.91	170	296	247	4,162	-	16,786	862	1.56%	3.64%
Magnolia State Bank	Yes	Bay Springs	459,577	342,039	1,394	1.22	9.59	3.61	69.40	11.29	11.38	(435)	45	135	2,641	885	632	950	0.83%	0.54%
United Mississippi Bank	Yes	Natchez	454,406	299,409	998	0.91	6.03	3.68	80.70	13.16	15.28	-	12	126	3,747	145	270	232	1.01%	0.14%
Citizens Bank	Yes	Columbia	450,129	304,201	2,274	2.06	13.68	4.72	60.60	13.19	25.43	111	77	114	5,854	2,076	1,313	100	1.37%	0.78%
Riverhills Bank	Yes	Vicksburg	410,724	148,730	1,164	1.17	8.69	2.73	57.90	12.63	36.46	120	158	174	3,271	2,810	2,169	16	2.99%	1.22%
First National Bank Of Clarksdale	No	Clarksdale	385,159	230,870	865	0.89	9.65	2.86	68.10	12.34	19.16	3	22	10	181	16	-	-	1.25%	0.00%
Pike National Bank	No	Mccomb	384,143	174,732	864	0.94	9.60	3.33	71.10	11.85	26.76	(25)	36	36	1,598	331	772	519	1.16%	0.42%
First Federal Savings & Loan Association Of Pa	No	Pascagoula	371,343	304,842	230	0.25	2.76	2.47	92.20	9.50	4.85	-	1	-	710	5	581	559	0.48%	0.31%
Great Southern Bank	Yes	Meridian	366,391	144,753	368	0.39	5.55	3.11	89.40	9.18	45.35	2	25	65	2,712	275	978	126	0.84%	0.38%
Bank Of Yazoo City	No	Yazoo City	330,589	144,495	429	0.51	6.60	2.00	78.30	10.50	34.81	-	-	8	256	11	-	1,663	1.20%	0.51%
Bankokolona	Yes	Okolona	326,904	219,199	613	0.75	7.96	2.96	78.60	8.98	23.09	-	9	14	3,402	387	309	180	1.31%	0.27%
The Cleveland State Bank	No	Cleveland	324,738	160,634	915	1.15	21.06	3.27	64.00	10.70	35.91	30	6	18	1,251	-	44	-	1.47%	0.01%
Bank Of Kilmichael	Yes	Kilmichael	317,544	151,909	718	0.92	15.97	2.91	67.50	8.83	18.53	145	7	-	1,138	-	256	-	2.03%	0.08%
Copiah Bank	No	Hazlehurst	309,270	176,014	791	1.03	9.79	3.94	69.40	10.80	21.50	9	12	21	684	2	320	-	1.57%	0.10%
Unity Bank Of Mississippi	No	Holly Springs	286,920	133,906	163	0.23	3.92	2.62	89.70	10.34	17.91	-	12	19	3,434	-	1,192	50	1.64%	0.43%
Bank Of Forest	Yes	Forest	267,628	146,882	488	0.73	7.91	3.04	77.00	11.29	23.46	54	1	9	875	179	771	75	1.24%	0.38%
Fnb Picayune Bank	Yes	Picayune	265,451	159,365	2,000	3.03	19.29	4.72	45.20	14.92	28.73	-	6	5	1,215	170	1,894	1,705	1.30%	1.42%
First Southern Bank	Yes	Columbia	252,464	142,839	994	1.59	13.43	4.71	69.00	11.37	24.89	-	4	81	437	-	36	82	1.49%	0.05%
Total/Average			6,932,599	4,039,477	20,083	1.15	10.70	3.51	71.69	11.18	23.59	244	798	1,154	39,258	7,312	28,944	7,119	1.37%	0.57%
\$100 Million to \$250 Million																				
The Commercial Bank	No	De Kalb	243,305	103,686	539	0.82	17.79	3.31	68.30	10.86	37.35	45	14	123	3,118	235	149	-	2.09%	0.16%
Oxford University Bank	No	Oxford	242,900	170,199	(901)	(1.55)	(14.64)	1.79	43.90	7.88	6.68	1,453	-	-	2,243	16	455	-	1.32%	0.19%
Bank Of Brookhaven	No	Brookhaven	239,373	119,450	661	1.13	11.54	3.34	59.30	11.38	31.90	143	2	29	159	-	-	-	0.91%	0.00%
Bank Of Franklin	No	Meadville	229,564	159,230	867	1.53	15.01	4.42	62.00	11.13	27.47	6	255	63	2,654	112	140	-	1.44%	0.11%
Bank Of Anguilla	No	Anguilla	196,083	88,268	900	1.77	18.29	4.81	54.10	12.20	28.63	-	7	246	592	326	200	24	2.05%	0.28%
Bank Of Wiggins	No	Wiggins	192,262	93,784	308	0.64	6.59	2.63	78.10	15.99	46.07	5	3	10	1,392	217	33	30	1.43%	0.15%
Merchants And Planters Bank	No	Raymond	191,719	95,067	689	1.42	8.80	4.30	60.20	17.12	32.84	-	5	9	667	-	23	368	2.08%	0.20%
Grand Bank For Savings, F.S.B.	Yes	Hattiesburg	181,997	130,513	(154)	(0.36)	(2.84)	4.12	107.90	10.06	25.85	20	2	-	5,499	1,155	414	1,064	0.81%	1.45%
The Jefferson Bank	No	Greenville	168,293	123,017	1,305	3.09	17.91	5.36	32.30	19.07	23.24	(175)	180	-	491	-	-	-	4.88%	0.00%
Commerce Bank	Yes	Corinth	159,215	101,981	636	1.64	14.28	4.80	64.50	11.59	30.96	100	4	102	2,232	75	778	-	1.47%	0.54%
Bank Of Winona	Yes	Winona	151,073	50,433	442	1.13	9.14	3.26	65.60	12.00	41.22	-	4	-	1,161	8	382	-	1.51%	0.26%
Holmes County Bank	Yes	Lexington	144,775	63,276	278	0.75	6.82	2.98	76.40	13.76	23.14	-	2	15	846	1	493	162	1.68%	0.45%
Citizens Bank And Trust Company	No	Marks	108,918	58,177	191	0.65	5.82	4.17	85.30	11.09	20.12	-	7	30	1,982	612	2,329	-	3.42%	2.70%
Total/Average			2,449,477	1,357,081	5,761	0.97	8.81	3.79	65.99	12.63	28.88	1,597	485	627	23,036	2,757	5,396	1,648	1.93%	0.50%

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	96,319	65,524	328	1.29	11.57	4.45	58.70	13.19	14.80	52	2	3	3,169	30	531	-	1.04%	0.48%
Amory Federal Savings And Loan Association	No	Amory	77,884	48,725	13	0.07	0.57	1.83	96.30	12.37	39.65	-	-	-	2,175	-	155	-	1.14%	0.20%
Genesis Bank	No	Benoit	59,753	37,006	110	0.78	3.39	6.37	83.80	23.04	42.19	40	1	26	289	17	1,342	-	1.74%	2.27%
Richton Bank & Trust Company	Yes	Richton	51,371	22,335	40	0.31	1.88	3.51	91.50	15.82	40.03	-	-	-	364	-	473	-	3.85%	0.92%
Total/Average			285,327	173,590	491	0.61	4.35	4.04	82.58	16.11	34.17	92	3	29	5,997	47	2,501	-	1.94%	0.97%