

Institution	Sub S	City	Total Assets \$	YTD Net Income \$	ROAA (%)	ROAE (%)	NIM (%)	Leverage Ratio (%)	Total RBC (%)	Liquidity (%)	YTD Provision \$	YTD Recoveries \$	YTD C/O's \$	ALLL/Loans (%)	NPAs/Assets (%)
State Summary (Does not include Regionals)															
North - Total/Average			4,981,249	47,931	0.86	7.56	3.49	10.72	11.00	30.96	8,651	1,897	5,177	1.29	0.49
West Central - Total/Average			12,024,958	126,533	1.04	9.90	3.73	10.17	18.13	30.89	33,933	8,908	18,669	1.22	0.58
East Central - Total/Average			9,869,374	90,712	1.03	9.24	3.60	10.12	17.41	32.67	21,457	2,106	6,923	1.16	0.65
Southwest - Total/Average			1,811,671	14,508	0.90	7.58	3.61	11.21	18.75	29.35	3,112	247	2,210	1.42	0.53
Southeast - Total/Average			9,791,198	89,794	0.43	4.24	3.66	11.35	19.93	32.27	37,661	2,551	15,311	1.16	0.87
State Total			38,478,450	369,478	0.85	7.71	3.62	10.71	17.04	31.23	104,814	15,709	48,290	1.21	0.66
Regionals															
Hancock Whitney Bank	No	Gulfport	33,173,733	(138,273)	(0.58)	(5.38)	3.26	7.86	11.78	17.51	578,467	11,523	381,978	2.02	0.55
BancorpSouth Bank	No	Tupelo	24,094,996	228,051	1.01	8.33	3.36	8.63	14.24	16.33	86,000	8,357	35,861	1.63	0.45
Trustmark National Bank	No	Jackson	16,549,896	162,967	1.07	9.45	3.11	9.07	12.73	17.29	36,113	9,608	11,475	1.12	0.45
Renasant Bank	No	Tupelo	14,916,368	94,556	0.65	4.16	3.47	9.83	13.72	10.79	85,350	12,252	16,105	1.61	0.38
North															
Memphis, TN-MS-AR (Metro)															
Bank of Holly Springs	Yes	Holly Springs	360,138	3,801	1.32	10.66	4.19	9.89	NA	23.77	437	86	285	0.66	0.85
Sycamore Bank	No	Senatobia	276,105	2,204	0.86	9.17	3.89	9.12	NA	22.24	570	21	78	1.20	0.32
First State Bank	No	Holly Springs	125,491	607	0.49	4.19	3.15	11.51	NA	25.80	-	46	31	0.88	1.30
Merchants & Farmers Bank	Yes	Holly Springs	117,022	580	0.52	4.65	3.41	10.08	NA	39.19	172	91	469	0.81	1.00
Total/Average			878,756	7,192	0.80	7.17	3.66	10.15	-	27.75	1,179	244	863	0.88	0.77
Other															
First Security Bank	No	Batesville	723,022	7,382	1.11	10.78	3.64	9.36	15.90	30.95	1,104	639	910	1.20	0.84
BNA Bank	No	New Albany	622,421	8,875	1.51	12.71	3.15	10.89	18.04	32.13	971	30	157	1.88	0.46
Peoples Bank	No	Ripley	485,218	4,159	0.92	8.39	2.82	9.62	20.71	52.16	1,215	470	1,388	0.97	0.06
FNB Oxford Bank	No	Oxford	447,969	3,603	0.87	8.05	3.08	9.94	NA	32.43	900	24	100	1.41	0.07
Farmers and Merchants Bank	No	Baldwyn	402,377	4,684	1.22	8.37	4.23	13.38	NA	28.87	1,400	117	672	1.76	0.49
First Choice Bank	No	Pontotoc	364,006	3,707	1.08	8.72	3.70	11.46	NA	30.91	507	135	226	1.20	0.15
First American National Bank	Yes	Iuka	338,041	2,635	0.86	7.62	4.20	9.97	NA	37.75	428	143	350	1.14	0.68
Mechanics Bank	No	Water Valley	258,367	2,109	0.86	7.96	3.85	10.23	NA	24.08	359	17	88	1.32	1.03
Oxford University Bank	No	Oxford	188,210	1,610	0.89	8.78	3.66	10.14	NA	24.67	292	24	147	1.22	0.15
Commerce Bank	Yes	Corinth	148,495	1,718	1.21	10.80	3.70	10.48	NA	35.47	229	42	225	1.92	0.27
Amory Federal Savings and Loan Association	No	Amory	78,143	35	0.04	0.33	1.87	13.51	33.36	44.26	38	12	51	0.95	0.06
First Federal Savings and Loan Association	No	Aberdeen	46,224	222	0.50	2.99	2.00	16.54	NA	36.44	29	-	-	0.55	0.00
Total/Average			4,102,493	40,739	0.92	7.96	3.33	11.29	22.00	34.18	7,472	1,653	4,314	1.38	0.43
North - Total/Average			4,981,249	47,931	0.86	7.56	3.49	10.72	11.00	30.96	8,651	1,897	5,177	1.29	0.49

MISSISSIPPI BANKS - PERFORMANCE COMPARISON - DECEMBER 31, 2020

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West Central															
Jackson, MS (Metro)															
PriorityOne Bank	Yes	Magee	789,355	11,857	1.56	15.43	4.28	9.98	NA	15.92	2,300	347	401	1.29	0.52
First Commercial Bank	No	Jackson	599,653	2,431	0.51	4.26	3.41	12.23	14.95	14.75	848	110	63	1.04	0.04
Peoples Bank	Yes	Mendenhall	393,586	12,961	3.47	35.53	4.61	9.27	16.09	15.26	1,458	390	826	1.34	3.00
Copiah Bank	No	Hazlehurst	261,679	1,992	0.81	8.22	3.84	9.57	NA	27.03	380	20	410	1.37	0.86
Merchants and Planters Bank	No	Raymond	108,769	908	0.91	8.38	3.80	10.22	NA	36.06	180	230	15	1.87	0.00
OmniBank	No	Bay Springs	53,784	174	0.35	3.64	3.75	8.87	15.99	37.12	(138)	30	13	1.24	1.73
Total/Average			2,206,826	30,323	1.27	12.58	3.95	10.02	15.68	24.36	5,028	1,127	1,728	1.25	0.87
Other															
BankPlus	No	Belzoni	4,699,272	42,231	1.02	11.82	4.10	8.49	12.42	16.88	17,112	4,359	6,971	1.07	0.42
Planters Bank & Trust Company	No	Indianola	1,240,380	11,625	0.96	9.39	3.09	9.09	17.28	40.50	1,783	501	1,918	0.91	0.88
Guaranty Bank and Trust Company	Yes	Belzoni	1,225,079	18,744	1.62	16.32	4.11	8.98	NA	15.45	3,260	1,143	1,301	1.37	0.43
Bank of Commerce	No	Greenwood	666,904	7,817	1.32	11.74	3.16	9.94	NA	28.44	799	633	846	1.32	0.11
First National Bank of Clarksdale	No	Clarksdale	392,897	4,169	1.14	8.59	3.49	12.09	NA	36.01	8	40	59	1.49	0.15
RiverHills Bank	Yes	Vicksburg	369,953	4,608	1.29	11.63	3.19	10.14	NA	40.58	870	38	409	2.77	0.53
Cleveland State Bank	No	Cleveland	278,419	2,310	0.91	8.81	3.70	10.14	NA	46.83	120	80	183	1.27	0.15
Bank of Yazoo City	No	Yazoo City	269,110	2,140	0.83	7.21	3.31	11.49	NA	29.80	253	83	136	0.99	0.86
Bank of Kilmichael	Yes	Kilmichael	213,041	2,964	1.45	15.31	4.10	9.26	NA	29.71	528	29	141	1.79	0.25
Bank of Anguilla	No	Anguilla	158,529	917	0.59	6.33	3.92	10.03	NA	27.89	870	240	966	1.58	1.46
Citizens Bank & Trust Company	Yes	Marks	146,290	(2,428)	(1.69)	(22.76)	2.61	6.57	11.79	40.50	3,138	595	3,803	2.97	3.21
Bank of Winona	Yes	Winona	135,761	1,020	0.77	6.54	3.50	9.82	14.66	45.94	100	37	181	0.98	0.48
Bank of Benoit	No	Benoit	22,497	93	0.47	2.93	3.33	17.98	46.72	88.00	64	3	27	1.39	0.20
Total/Average			9,818,132	96,210	0.82	7.22	3.51	10.31	20.57	37.43	28,905	7,781	16,941	1.21	0.51
West Central - Total/Average															
			12,024,958	126,533	1.04	9.90	3.73	10.17	18.13	30.89	33,933	8,908	18,669	1.22	0.58

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East Central															
Community Bank of Mississippi	No	Forest	3,905,652	32,124	0.88	10.28	3.60	7.78	15.17	20.15	7,564	549	2,740	1.00	0.55
BankFirst Financial Services	No	Macon	1,730,533	15,525	1.00	9.25	3.38	8.93	14.33	19.16	8,117	393	1,432	1.48	0.66
Citizens National Bank of Meridian	Yes	Meridian	1,595,716	25,124	1.63	14.66	3.37	10.59	14.81	21.76	2,646	304	757	1.38	0.73
Citizens Bank of Philadelphia, Mississippi	No	Philadelphia	1,450,419	7,359	0.55	6.36	2.68	7.07	12.84	12.16	1,485	212	717	0.73	0.80
Great Southern Bank	No	Meridian	339,578	2,224	0.70	7.35	3.78	8.62	NA	60.01	217	153	430	0.95	0.15
Bank of Okolona	Yes	Okolona	226,719	2,007	0.91	8.77	3.81	9.77	NA	39.55	-	381	233	1.54	1.42
Bank of Forest	Yes	Forest	225,560	2,373	1.08	8.01	3.75	12.11	NA	39.87	255	5	114	1.20	0.33
Commercial Bank	No	De Kalb	181,119	1,654	0.93	9.23	3.77	10.25	NA	34.43	950	62	276	2.10	0.23
Holmes County Bank & Trust Company	Yes	Lexington	138,098	956	0.74	5.71	3.18	12.66	29.88	44.75	150	20	130	1.76	1.32
Bank of Morton	Yes	Morton	75,980	1,366	1.86	12.77	4.70	13.46	NA	34.85	73	27	94	0.28	1.57
East Central - Total/Average			9,869,374	90,712	1.03	9.24	3.60	10.12	17.41	32.67	21,457	2,106	6,923	1.16	0.65
Southwest															
First Bank	Yes	McComb	594,354	3,479	0.57	5.91	2.83	9.93	NA	36.30	1,331	15	1,330	1.38	0.51
United Mississippi Bank	Yes	Natchez	404,433	3,632	0.96	9.01	3.91	9.58	NA	17.05	315	61	243	0.69	0.90
Pike National Bank	No	McComb	287,468	2,706	0.99	7.36	3.87	12.80	21.87	30.03	535	39	179	1.46	0.55
Bank of Brookhaven	No	Brookhaven	197,905	1,639	0.88	8.01	3.10	10.09	16.79	35.68	170	19	79	1.04	0.14
Bank of Franklin	No	Meadville	177,187	1,540	0.93	8.60	4.04	10.38	NA	26.60	261	76	166	1.28	0.39
Jefferson Bank	No	Greenville	150,324	1,512	1.08	6.61	3.93	14.47	17.58	30.42	500	37	213	4.46	0.23
Southwest - Total/Average			1,811,671	14,508	0.90	7.58	3.61	11.21	18.75	29.35	3,112	247	2,210	1.42	0.53

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Southeast															
Gulfport - Biloxi, MS (Metro)															
Peoples Bank, Biloxi, Mississippi	No	Biloxi	665,410	(2,638)	(0.39)	(2.80)	2.99	12.53	22.87	25.03	6,002	194	5,977	1.59	0.98
First Federal Savings and Loan Association of Pascagoula-Moss Point	No	Pascagoula	332,972	864	0.26	2.94	2.75	8.95	20.30	18.52	212	11	207	0.43	0.53
Bank of Wiggins	No	Wiggins	182,726	1,331	0.76	4.38	3.52	16.53	NA	56.16	92	19	111	1.62	0.50
Total/Average			1,181,108	(443)	0.21	1.51	3.09	12.67	21.59	33.24	6,306	224	6,295	1.11	0.78
Hattiesburg, MS (Metro)															
First, A National Banking Association	No	Hattiesburg	5,145,139	60,017	1.26	8.92	3.71	10.45	16.96	22.78	25,151	1,240	4,479	1.15	0.77
Grand Bank for Savings, FSB	Yes	Hattiesburg	94,887	763	0.86	7.20	5.92	11.41	24.53	15.80	108	3	-	0.77	1.50
Richton Bank & Trust Company	Yes	Richton	57,454	(2,053)	(3.36)	(21.93)	3.37	12.50	NA	59.04	-	6	6	2.06	0.05
Total/Average			5,297,480	58,727	(0.41)	(1.94)	4.33	11.45	20.75	32.54	25,259	1,249	4,485	1.14	0.77
Pascagoula, MS (Metro)															
Merchants & Marine Bank	No	Pascagoula	646,760	4,111	0.65	5.27	3.03	11.92	19.84	39.64	951	294	435	1.14	1.50
Century Bank	No	Lucedale	423,388	3,716	0.96	9.83	3.97	9.43	NA	26.22	1,287	134	572	1.65	0.20
Total/Average			1,070,148	7,827	0.81	7.55	3.50	10.68	19.84	32.93	2,238	428	1,007	1.35	0.98
Other															
First State Bank	No	Waynesboro	833,284	6,613	0.78	5.93	3.51	11.69	NA	22.31	2,580	62	1,512	1.22	1.21
Citizens Bank	Yes	Columbia	474,845	5,989	1.30	13.99	3.81	9.76	16.83	23.26	779	226	1,174	1.31	1.20
Magnolia State Bank	Yes	Bay Springs	380,381	2,675	0.73	7.67	3.34	8.98	13.53	20.63	157	42	403	0.71	0.52
First National Bank of Picayune	Yes	Picayune	242,323	5,501	2.44	16.92	4.51	13.75	23.71	37.06	152	39	167	1.31	2.75
First Southern Bank	Yes	Columbia	225,021	2,626	1.22	11.07	4.01	10.48	NA	24.81	50	209	135	1.19	0.00
Covington County Bank	No	Collins	86,608	279	0.34	3.53	3.03	9.05	16.08	54.22	140	72	133	0.35	0.19
Total/Average			2,242,462	23,683	1.14	9.85	3.70	10.62	17.54	30.38	3,858	650	3,524	1.12	1.10
Southeast - Total/Average			9,791,198	89,794	0.43	4.24	3.66	11.35	19.93	32.27	37,661	2,551	15,311	1.16	0.87